DEPARTMENT OF VETERANS AFFAIRS



Regional Office 155 Van Gordon Street Box 25126 Denver CO 80225

What are the Basic Requirements to be A Department of Veterans Affairs (VA) Appraiser?

- To qualify for approval as a designated VA appraiser, an applicant must demonstrate five years of real estate appraising. Your appraisal experience must include the performing and signing of appraisal reports.
- Applicants must have complied with local and state licensing requirements, as applicable, and provide evidence to support.
- Designation will not be made in those instances in which an applicant's employment or other position may result in a conflict of interest, embarrassment, adverse publicity or adverse public relations in the performance of VA related duties.
- VA will perform a Credit Alert Interactive Voice Response System (CAIVRS) to determine if the
 applicant has any outstanding delinquent debts to the Federal Government. If the applicant owes the
 Federal Government a delinquent debt, there must be evidence of payment in full of the debt, or
 evidence of an acceptable repayment plan and confirmation that the applicant executed a
 promissory note for the entire debt balance.
- Applicants must submit a minimum of three letters from appraisers attesting to the applicant's qualifications using references listed on the application.
- Employees of the Department of Housing and Urban Development (HUD), Federal National Mortgage Association (FNMA), Federal Home Loan Mortgage Corporation (FHLMC), or the Postal Service are ineligible.
- One performance appraisal, assigned by VA, must be completed by each appraisal applicant. No fee may be charged for this appraisal. This will only be required if VA will be adding your name to our roster of appraisers.
- Each applicant must complete and submit VA Form 26-6884, Statement of Fee Appraisers and certification as pertains to a drug free work place.
- In addition to the above requirements, appraisers must be capable of electronically transmitting appraisal reports. We enclosed a copy of our requirements for your review.

Please answer the following questions in your cover letter:

- 1. Are you currently electronically transmitting your completed appraisals to your customers? If so, what format is being used?
- 2. If you are not electronically transmitting your completed appraisal reports, do you have the minimum required hardware and software specifications as shown on the second page of our release to participate in this program?

If you have any questions, please call (303) 914-5626 or 1-(888)-349-7541.

Sincerely,

JOE D. RENO, Valuation Officer Construction & Valuation Section

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Department of Veterans Affairs

E-Commerce of Appraisal Reports

Overview for Fee Appraisers

Fee appraisers must have:

- Personal Computer
- Scanner
- E-mail capability on the Internet
- Acrobat 4.0 (or newer version)* or PDF Publisher software
 - contained within appraisal software

or

• stand alone software

How E-Commerce Works:

- Fee appraisers will use the Internet E-MAIL system to send appraisal reports to VA and participating LAPP lenders
- The Common Thread in this process is a PORTABLE DOCUMENT FORMAT (a .PDF file)
- Fee appraisers can create a .PDF file using ADOBE ACROBAT 4.0 (or newer version) or PDF Publisher software.

Three Ways to Produce an Appraisal Report in a .PDF file

1. Use an appraisal software package that contains Adobe Acrobat 4.0 (or newer version) or PDF Publisher software and produce a PDF file.

Known supporting software:

a la mode, Inc. (WinTotal 2000)

Day One (Appraisal Manager)

Polaroid (ACI/MCS)

Software for R.E. Professionals (AppraiseIt)

United Systems (HighPerform)

Bradford Technologies (Appraiser's Toolbox)

2. Use Adobe Acrobat 4.0 (or newer version) or PDF Publisher to <u>IMPORT</u> a file created by another appraisal software package. Most appraisal software packages that do not produce a .PDF extension produce one of these extensions. The following file extensions can be imported:

.GIF .JPEG .TIF

.TIFF .PCX .PNG

.BMP .PICT (for Macintosh PCs)

- 3. Use Adobe Acrobat 4.0 (or newer version) or PDF Publisher to <u>SCAN</u> an appraisal report into a VA PDF file template.
- The template can be obtained from VA.
- This template is a one page .PDF file.
- The fee appraiser inputs the required 14 fields in the template page (eg property address, city...)
- The fee appraiser then scans in the appraisal report (this makes pages 2, 3, 4, 5, 6, ... of the PDF template file)
- The fee appraiser e-mails the .PDF file to VA or the participating LAPP Lender

^{*}Adobe Acrobat version 5.0 is the current version as of 4/22/01

Veterans Benefits Administration Department of Veterans Affairs Washington, D.C. 20420 Circular 26-89-26 July 31, 1989

POSSIBLE CONFLICT OF INTEREST HUD DIRECT ENDORSEMENT STAFF APPRAISERS WHO ARE ON VA FEE ROSTERS

- 1. Staff appraisers employed by mortgagees under HUD's (Department of Housing and Urban Development) DE (Direct Endorsement) program must be full-time employees whose activities during normal business hours are confined to the business of the mortgagee. These appraisers may accept assignments to appraise properties from outside clients during evenings or weekends if permitted by their employer. HUD has asked to be informed of instances in which DE staff appraisers receive more VA appraisal assignments than can reasonably be completed on a weekend or evening basis. This information will be reported to the HUD office in each local jurisdiction.
- 2. VA fee roster appraisers who are also DE staff appraisers must disclose this fact, either on the annual submission of VA Form 26-6684, Statement of Fee Appraisers or Compliance Inspectors, (see Circular 26-80-12) or by some other method. Failure to disclose this information can be cause for disciplinary action. DE staff appraisers who accept VA assignments on properties in which their employer has an interest can be removed from the fee panel in accordance with Circular 26-80-12.
- 3. To review this matter, field stations shall obtain a copy of HUD's list of DE staff appraisers and compare it with their rosters. Personnel files of any appraisers on both lists should be reviewed for the matters discussed above. The number of VA assignments to such appraisers should also be reviewed to assure that such assignments can be reasonably completed on a part-time basis. When a conflict of interest is clearly shown, appropriate action should be taken against the appraiser.

R. J. Vogel Chief Benefits Director

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based on RPC 2022)

Fee or Roster Designation	Check One		S. Department of Ho	using	HUD OMB Approval	No. 2502-0122 (exp. 11/30/94)
Application for Fee Personnel Designation		□ De	epartment of Vetera A)	ns Affairs	VA OMB Approval	No. 2900-0113
Respondent Burden: Public reportin time for reviewing instructions, searchi information. Send comments regardin reducing the burden, to the Reports M. Development, Washington, DC 20410-3 Office of Management and Budget, Pabenefits to these addresses.	ng existing data sourc g this burden estimate anagement Officer, Of 600 and VA Clearanc	es, gather e or any office of Infe e Officer	ring and maintaining that other aspect of this colli- formation Policies and S (723), 810 Vermont Av	ne data needed lection of inform Systems, U.S. Dovenue, NW, Wa	and reviewing th ation, including su epartment of Hous shington, DC 2052	e collection of uggestions for ing and Urban 20; and to the
Privacy Act Statement: The informath the position for which you are applying very its accuracy and, when relevant to VA system of records, 17VA26, Loan Gobe otherwise disclosed or released out Urban Development (HUD) is authorize 12 U.S.C. 1701 et seq.). The Housing Department of Veterans Affairs (VA) is SSN to VA is voluntary, the provision of decision to approve your application single This may result in a delay in the process.	The information will use civil, criminal, or regularanty Fee Personneside the designated agod to collect this information and Community Development authorized to collect of the SSN to HUD is note this decision will be	not be disculatory invel and Progency exception by Tilopment A this inforrmandator be made o	cussed outside the devestigations and prosegram Participant Recordent as required and petitle I, Section I of the Nact of 1987m 42 U.S.C mation by Chapter 37, ry. Failure to provide a	signated agency ecutions, including rds, published in rmitted by law. ational Housing . 3543 authorize Title 38 U.S.C. iny of the reques	without your conning the routine used the Federal Registrate Department of Act (Pub. L. 479, s HUD to collect the Penalty: The posted information conning the routine recommendation of the Registration of the Penalty of the Penalty of the Registration of the Registra	sent except to es identified in ster. It will not if Housing and 48 Stat. 1246, he SSN. The rovision of the buld affect the
Instructions: Please use typewriter or prin VA Regional Office or the HUD Field Office I you intend to operate. If this application is Form 26-6684, Statement of Fee Apprais attached.	naving supervision over the to be submitted to VA, a	ne area in v an executed	which ☐ Appraiser d VA ☐ Staff Appr	Real Estate	☐ Compliance I	•
Name of Applicant (first-middle-last)	2. Da	ate of Birth: (mo	o/day/yr) 3. Social Se	curity Number	HUD required/VA Vol	untary
Residence Address: (number & street or rural route, c	ly or P.O., county, State, zip cod	de)	5. Telephone Number: (inc	lude area code)		Hispanic
6. Business Address:			7. Business Phone: (includ	de area code)	Alaskan Na Alaskan Na (4) Asian/Pacif (5) Hispanic (6) Hispanic B (7) Asian India	tive ic Islander lack
8. Present Occupation:	9. Name & Address of Prese	nt Employer:			Education:	No. of Years
					gh School ollege Name of Degree(s) (If a	applicable)
11. Special Education or Training - Vocational, Business	or Special Courses: (Enter cou	irse and school	ol name and location)			
12. Professional Organizations of Which You Are a Men	iber: 13.	Registration/> Kind	oicense Information: Registration/Li	cense No. Sta	te Where Issued?	Expiration Date
14a. Have You Been Previously Approved by VA or HUD for a Fee Position? ☐ Yes (If "Yes," complete Items 14b & 14c) ☐ No	14b. Office Name 8	& Address	•	14c. Dates of Fee From:	Activity for VA or HUD To:	
15. Comments:	L			ı	I	

 All previous editions are obsolete
 Page 1 of 2
 Form VA 26-6681
 form HUD-92563 (10/94)

 ref Handbook 4020.1

16. State Principal Assignments During at Least the Past 5 Years: (attach additional sheet as necessary)					
Period:	Number of Assignments	Name of Clients or Or	Name of Clients or Organizations		
17. Business History During F	ast 10 Years: (attach addi	ional sheet as necessary)			
Dates From: To:	Occupation:	Name of Emplo	Name of Employer: Address:		
19 For VA List and Cubmit of	t Locat 2 Lottoro Attenting to	Vour Qualifications HUD Box	uires Three Reference Contacts Only.		
References:	Least 3 Letters Attesting to	roui Quaiiications. HOD Req	Occupation:	Address:	
19. To be completed by	, HIID applicants only	To avoid the possibility of any cor	flist of interest, the following confidentians are to be	be completed by personnel qualified to receive assignments from	
HUD or HUD approv	ved lending institutions for			ect interest as well as any "interest" held by relatives, business	
	owing items that have been		ed from this certificate and are to be explained tru	thfully in an attached letter.	
			o in the local HUD office jurisdiction. Inding institution doing business with HUD.		
	vill not accept any assignme r involved (if any).	ents for fee work in a transaction in	which I have an interest with respect to the morto	gage, the borrower (if know), the property, the broker, contractor or	
(d) I have not bee		n any way disqualified from partici	pating in HUD programs.		
(e) Tooliny that in	ave read FIOD Fiandbook 4	150.1, Valuation Analysis.			
I, The Undersigned	d. Understand an	d Agree That:			
		_	my appointment as an agent o	r employee of HUD/FHA or DVA/VA.	
		us is that of an indepe			
(c) My sole interest in all transactions shall be to perform fee assignments as required by HUD or VA standards and criteria.					
I hereby	certify that to the	hest of my knowledg	ne all the information stated he	rein as well as any information	
I hereby certify that to the best of my knowledge all the information stated herein, as well as any information provided in the accompaniment herewith, is true, accurate, and complete.					
Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties.					
21. Date Signed: 22. Applicant's Signature: (do not print)					
X					
Reviewing Official Complete the following items:					
23. This Application has I hereby recommend:	been reviewed and	24. Date of Action	25. Signature of Reviewin	g Officer	
•					
□ Designation□ Disapproval			X		
This applicant is being recommended in the county(ies) appraisal areas and/or State shown below:					
26. County(ies) 27. State:					



STATEMENT OF FEE APPRAISERS OR COMPLIANCE INSPECTORS

I HAVE READ the statement of the Department of Veterans Affairs policy and the prescription of standards with respect to the private interests and pursuits of the Department of Veterans Affairs fee appraisers and compliance inspectors and I understand that any departure therefrom or contravention thereof may be the basis for my removal. (Please read the notice on the reverse of this form.)

I HEREBY AGREE THAT:

I WILL NOT ACCEPT an assignment from the Department of Veterans Affairs to appraise or inspect any property in respect to which I am acting or will act in the capacity of broker or loan broker, in which I have or will have any other interest, or in which I have or will have any ownership unless such interest or ownership shall have been fully disclosed to the Department of Veterans Affairs Regional Office Director.

I WILL NOT ACCEPT any commission, fee or emolument in connection with an assignment from the Department of Veterans Affairs to appraise or inspect a property other than the approved Department of Veterans Affairs appraisal or inspection fee.

ALL MY INTERESTS AND PURSUITES for consideration in relation to applicable Department of Veterans Affairs standards are as follows:

I am a member of the following professional appraisal org	ganization(s):
(Date)	(Signature)
	(Typed Name)
	(Address)
	(Address)

(PLEASE NOTIFY US PROMPTLY OF CHANGES OF ADDRESS)

NOTICE TO FEE APPRAISERS AND COMPLIANCE INSPECTORS

PRIVACY ACT INFORMATION: No designation or retention as a fee appraiser or compliance inspector may be made unless a signed signature has been received (38 U.S.C. 210 and 213). Disclosure of the information is voluntary; however, failure to do so will deprive VA of information needed in reaching decisions which could affect you. Responses may be disclosed outside VA only if the disclosure is authorized under the Privacy Act, including the routine uses identified in the VA system of records, 17VA26, Loan Guaranty Fee Personnel and Program Participant Records - VA, published in the Federal Register.

Fee appraisers and compliance inspectors are advised that under Privacy Act routine uses identifying information and the performance records of qualified fee appraisers and compliance inspectors, including any information regarding their termination, non-redesignation, temporary suspension or resignation from participation in the Loan Quaranty Program, including the records of any disciplinary proceedings, may be disclosed to Federal, State, local or non-governmental agencies, businesses, and professional organizations, to permit these entities to employ, continue to employ or contract for the services of qualified fee personnel, monitor the performance of such personnel, and take any appropriate disciplinary action.

Except as may be otherwise expressly authorized by VA regulations, instructions, or directives, designated or approved fee appraisers and compliance inspectors shall not engage in any private pursuits where there may or will be:

- (1) Any connection established that may result in a conflict between the private interests of a VA fee appraiser or compliance inspector and his or her duties and responsibilities to VA and veterans.
- (2) Any connection established that may tend to bias his or her judgment as a VA fee appraiser or compliance inspector.
- (3) Any circumstances wherein information obtained from or through a VA assignment to appraise or to make compliance inspections will be used to the detriment of the Government or veterans.

The foregoing statement of policy and the standards are intended to preclude any fee appraiser or compliance inspector from:

- (1) Selling land to a builder or sponsor and then making an appraisal or compliance inspection of dwelling units erected or to be erected thereon which are or will be purchased by veterans with guaranteed, insured or direct loans.
- (2) Owning an interest in, being employed by, or operating an architectural, engineering, or land planning firm which renders services to builders on sponsors and later accepting an assignment from VA to appraise or inspect dwelling units built or to be built by a particular builder or sponsor for whom architectural, engineering, or land planning services have been or are being rendered by the firm in which the fee appraiser or compliance inspector has employment or an interest.
- (3) Appraising or inspecting dwelling units on VA assignments and later accepting exclusive selling rights for the homes.
- (4) Appraising or inspecting properties for builders or sponsors who are purchasing hazard insurance or title services with respect to those properties from a company in which the fee appraiser or compliance inspector has an interest.
- (5) Owning an interest in a project development by a builder and accepting VA assignments in another VA regional area in respect to dwelling units which the same builder owns, is building, or is handling as real estate broker.
- (6) Having an interest in or representing building supply firms and accepting VA assignments on dwelling unites built or to be built by builders or sponsors who deal extensively with such supply firms.
- (7) Accepting a VA assignment to appraise a property if his or her fee is contingent upon supporting a predetermined conclusion.

The foregoing examples do not include all possible situations where the private interests or pursuits of fee appraisers and compliance inspectors would contravene VA standards. The above specific examples are supplied only to illustrate some of the activities prohibited by the standards.